

UNITED STATES BANKRUPTCY COURT
DISTRICT OF

In re:	§	
	§	
LUX, FRANK	§	Case No. 09-25016
LUX, ANNEMARIE	§	
	§	
	§	
Debtor(s)	§	

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter of the United States Bankruptcy Code was filed on . The undersigned trustee was appointed on .
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized gross receipts of \$

Funds were disbursed in the following amounts:

Payments made under an interim
disbursement
Administrative expenses
Bank service fees
Other payments to creditors
Non-estate funds paid to 3rd Parties
Exemptions paid to the debtor
Other payments to the debtor

Leaving a balance on hand of¹ \$

The remaining funds are available for distribution.

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was _____ and the deadline for filing governmental claims was _____. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$ _____. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$ _____ as interim compensation and now requests a sum of \$ _____, for a total compensation of \$ _____². In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$ _____, and now requests reimbursement for expenses of \$ _____, for total expenses of \$ _____².

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: _____ By: /s/JOSEPH E. COHEN
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

² If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT

ASSET CASES

Page: 1
Exhibit A

Case No: 09-25016 ABG Judge: A. BENJAMIN GOLDGAR
Case Name: LUX, FRANK
LUX, ANNEMARIE
For Period Ending: 05/23/12

Trustee Name: JOSEPH E. COHEN
Date Filed (f) or Converted (c): 07/10/09 (f)
341(a) Meeting Date: 08/03/09
Claims Bar Date: 11/27/09

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA=554(a) Abandon DA=554(c) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. 2 Bedroom/2 bathrooms/ranch Home 1823 Paddock Ct G	157,000.00	0.00		88,763.79	FA
2. Savings Bank Financial 1409 Peterson Rd, Libertyvi	400.00	0.00		0.00	0.00
3. Checking Bank Financial 1409 Peterson Rd, Libertyv	700.00	0.00		0.00	0.00
4. Furniture and household appliances Residence	3,000.00	0.00		0.00	0.00
5. 3 small Lladro's Residence	200.00	0.00		0.00	0.00
6. Clothing Residence	500.00	0.00		0.00	0.00
7. Wedding rings, pearls, costume jewelry Residence	1,000.00	0.00		0.00	0.00
8. Golf clubs (25 years old) Residence	400.00	0.00		0.00	0.00
9. Metropolitan Life Insurance Metropolitan Life Insu	26,381.21	0.00		0.00	0.00
10. Annuity Genworth Insurance Lynchberg, VA	0.00	0.00		0.00	0.00
11. Annuity Alliance	0.00	0.00		0.00	0.00
12. 401(k) with work SVU Star-410k	6,000.00	0.00		0.00	0.00
13. 1989 Honda Civic 2 Door - 100,500 Miles Residence	1,000.00	0.00		0.00	0.00
14. 2002 Honda Civic 4 Door - 95,000 miles Residence	6,200.00	0.00		0.00	0.00
15. Computer Residence	400.00	0.00		0.00	0.00
INT. Post-Petition Interest Deposits (u)	Unknown	N/A		48.53	Unknown

TOTALS (Excluding Unknown Values)	\$203,181.21	\$0.00	\$88,812.32	Gross Value of Remaining Assets \$0.00 (Total Dollar Amount in Column 6)
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Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

TRUSTEE TO SELL HOUSE OWNED BY THE DEBTOR. TRUSTEE HAS SOLD HOUSE. TRUSTEE TO EMPLOY AN ACCOUNTANT AND PREPARE HIS FINAL REPORT. TRUSTEE HAS EMPLOYED AN ACCOUNTANT AND WILL FILE A FINAL REPORT BY MARCH 31, 2012.

Document Page 4 of 14
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT

ASSET CASES

Page: 2
Exhibit A

Case No: 09-25016 ABG Judge: A. BENJAMIN GOLDGAR
Case Name: LUX, FRANK
LUX, ANNEMARIE

Trustee Name: JOSEPH E. COHEN
Date Filed (f) or Converted (c): 07/10/09 (f)
341(a) Meeting Date: 08/03/09
Claims Bar Date: 11/27/09

Initial Projected Date of Final Report (TFR): 05/31/11

Current Projected Date of Final Report (TFR): 03/31/12

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 09-25016 -ABG
Case Name: LUX, FRANK
LUX, ANNEMARIE
Taxpayer ID No: *****9961
For Period Ending: 05/23/12

Trustee Name: JOSEPH E. COHEN
Bank Name: BANK OF AMERICA, N.A.
Account Number / CD #: *****1053 Money Market Account (Interest Earn

Blanket Bond (per case limit): \$ 5,000,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
09/29/09	1	Butler Family Trust BUTLER FAMILY TRUST	BALANCE FORWARD Proceeds from sale of real estate Memo Amount: 140,000.00 Proceeds from sale of real estate Memo Amount: (42,568.77) Payment of secured claim Memo Amount: (8,275.00) Broker's real estate commission Memo Amount: (392.44) Misc. expenses Misc. expenses	1110-000 4110-000 3510-000 2500-000	88,763.79		0.00 88,763.79
10/29/09	000301	Frank & Annemarie Lux	Homestead Exemption	8100-002		30,000.00	58,763.79
10/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.050	1270-000	3.62		58,767.41
11/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.050	1270-000	3.65		58,771.06
12/31/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.050	1270-000	2.50		58,773.56
01/29/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.050	1270-000	2.49		58,776.05
02/26/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.050	1270-000	2.25		58,778.30
03/26/10	000302	INTERNATIONAL SURETIES, LTD.	Bond premium	2300-000		69.89	58,708.41
03/31/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.050	1270-000	2.50		58,710.91
04/30/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.050	1270-000	2.41		58,713.32
05/19/10	000303	Churchill, Quinn, Richtman & Hamilton	Attorney fees per court order	3210-000		850.00	57,863.32
05/28/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.050	1270-000	2.47		57,865.79
06/30/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.050	1270-000	2.39		57,868.18
07/30/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.050	1270-000	2.45		57,870.63
08/31/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.050	1270-000	2.47		57,873.10
09/30/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.050	1270-000	2.38		57,875.48
10/29/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.050	1270-000	2.45		57,877.93
11/30/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.050	1270-000	2.39		57,880.32
12/31/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.050	1270-000	2.46		57,882.78

Page Subtotals 88,802.67 30,919.89

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 09-25016 -ABG
Case Name: LUX, FRANK
LUX, ANNEMARIE
Taxpayer ID No: *****9961
For Period Ending: 05/23/12

Trustee Name: JOSEPH E. COHEN
Bank Name: BANK OF AMERICA, N.A.
Account Number / CD #: *****1053 Money Market Account (Interest Earn

Blanket Bond (per case limit): \$ 5,000,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
01/31/11	INT	BANK OF AMERICA, N.A.	Interest Rate 0.050	1270-000	2.46		57,885.24
02/28/11	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.44		57,885.68
03/29/11	000304	INTERNATIONAL SURETIES, LTD.	Bond premium	2300-000		28.33	57,857.35
03/31/11	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.49		57,857.84
04/29/11	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.47		57,858.31
05/31/11	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.50		57,858.81
06/30/11	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.48		57,859.29
07/29/11	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.49		57,859.78
08/31/11	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.49		57,860.27
09/30/11	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.48		57,860.75
10/31/11	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.49		57,861.24
10/31/11		BANK OF AMERICA, N.A.	BANK SERVICE FEE	2600-000		73.71	57,787.53
11/30/11	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.47		57,788.00
11/30/11		BANK OF AMERICA, N.A.	BANK SERVICE FEE	2600-000		71.24	57,716.76
12/30/11	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.48		57,717.24
12/30/11		BANK OF AMERICA, N.A.	BANK SERVICE FEE	2600-000		71.16	57,646.08
01/31/12	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.49		57,646.57
01/31/12		BANK OF AMERICA, N.A.	BANK SERVICE FEE	2600-000		75.60	57,570.97
02/29/12	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.46		57,571.43
02/29/12		BANK OF AMERICA, N.A.	BANK SERVICE FEE	2600-000		68.42	57,503.01
03/11/12	000305	INTERNATIONAL SURETIES, LTD.	Bond premium	2300-000		48.35	57,454.66
03/30/12	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.48		57,455.14
03/30/12		BANK OF AMERICA, N.A.	BANK SERVICE FEE	2600-000		70.67	57,384.47
04/30/12	INT	BANK OF AMERICA, N.A.	INTEREST REC'D FROM BANK	1270-000	0.48		57,384.95
04/30/12		BANK OF AMERICA, N.A.	BANK SERVICE FEE	2600-000		72.91	57,312.04

Page Subtotals

9.65

580.39

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Separate Bond (if applicable):

Ver: 16.06b

Page 1

EXHIBIT A
ANALYSIS OF CLAIMS REGISTER

Date: May 23, 2012

Case Number: 09-25016 Claim Number Sequence
Debtor Name: LUX, FRANK

Code #	Creditor Name & Address	Claim Class	Notes	Scheduled	Claimed	Allowed
001 3110-00	COHEN & KROL	Administrative		\$0.00	\$4,005.50	\$4,005.50
001 3410-00	COOKE & LEWIS, LTD.	Administrative		\$0.00	\$2,905.00	\$2,905.00
000001 070 7100-00	TARGET NATIONAL BANK C O WEINSTEIN AND RILEY, PS 2001 WESTERN AVENUE, STE 400 SEATTLE, WA 98121	Unsecured		\$0.00	\$5,834.57	\$5,834.57
000002 070 7100-00	Chase Bank USA, N.A. PO Box 15145 Wilmington, DE 19850-5145	Unsecured		\$0.00	\$496.51	\$496.51
000003 070 7100-00	Chase Bank USA, N.A. PO Box 15145 Wilmington, DE 19850-5145	Unsecured		\$0.00	\$562.42	\$562.42
000004 070 7100-00	Chase Bank USA, N.A. PO Box 15145 Wilmington, DE 19850-5145	Unsecured		\$0.00	\$6,408.25	\$6,408.25
000005 070 7100-00	PYOD LLC its successors and assigns as assignee of Citibank c/o Resurgent Capital Services PO Box 19008 Greenville, SC 29602-	Unsecured		\$0.00	\$5,735.86	\$5,735.86
000006 070 7100-00	PYOD LLC its successors and assigns as assignee of Citibank c/o Resurgent Capital Services PO Box 19008 Greenville, SC 29602-	Unsecured		\$0.00	\$16,358.88	\$16,358.88
000007 070 7100-00	PYOD LLC its successors and assigns as assignee of Citibank c/o Resurgent Capital Services PO Box 19008 Greenville, SC 29602-	Unsecured		\$0.00	\$1,853.88	\$1,853.88
000008 070 7100-00	Chase Bank USA,N.A c/o Creditors Bankruptcy Service P O Box 740933 Dallas,Tx 75374	Unsecured		\$0.00	\$1,267.28	\$1,267.28
000009 070 7100-00	Wells Fargo Financial Illinois, Inc 4137 121st Street Urbandale IA 50323	Unsecured		\$0.00	\$703.00	\$703.00

Page 2

EXHIBIT A
ANALYSIS OF CLAIMS REGISTER

Date: May 23, 2012

Case Number: 09-25016 Claim Number Sequence
Debtor Name: LUX, FRANK

Code #	Creditor Name & Address	Claim Class	Notes	Scheduled	Claimed	Allowed
000010 070 7100-00	GE Money Bank dba SAM'S CLUB Care of Recovery Management Systems Corp 25 SE 2nd Ave Ste 1120 Miami FL 33131	Unsecured		\$0.00	\$1,432.51	\$1,432.51
000011 070 7100-00	GE Money Bank dba WALMART Care of Recovery Management Systems Corp 25 SE 2nd Ave Ste 1120 Miami FL 33131	Unsecured		\$0.00	\$2,680.97	\$2,680.97
000012 070 7100-00	FIA CARD SERVICES, NA/BANK OF AMERICA BY AMERICAN INFOSOURCE LP AS ITS AGENT PO Box 248809 Oklahoma City, OK 73124-8809	Unsecured		\$0.00	\$8,199.49	\$8,199.49
000013 070 7100-00	FIA CARD SERVICES, NA/BANK OF AMERICA BY AMERICAN INFOSOURCE LP AS ITS AGENT PO Box 248809 Oklahoma City, OK 73124-8809	Unsecured		\$0.00	\$27,246.81	\$27,246.81
000014 070 7100-00	PRA Receivables Management, LLC As Agent Of Portfolio Recovery Assocs. c/o Union POB 41067 NORFOLK VA 23541	Unsecured		\$0.00	\$2,534.01	\$2,534.01
BOND 999 2300-00	INTERNATIONAL SURETIES, LTD.	Administrative		\$0.00	\$76.68	\$76.68
Case Totals:				\$0.00	\$88,301.62	\$88,301.62

Code #: Trustee's Claim Number, Priority Code, Claim Type

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 09-25016

Case Name: LUX, FRANK

LUX, ANNEMARIE

Trustee Name: JOSEPH E. COHEN

Balance on hand \$

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee Fees: JOSEPH E. COHEN	\$	\$	\$
Trustee Expenses: JOSEPH E. COHEN	\$	\$	\$
Attorney for Trustee Fees: COHEN & KROL	\$	\$	\$
Accountant for Trustee Fees: COOKE & LEWIS, LTD.	\$	\$	\$
Accountant for Trustee Expenses: COOKE & LEWIS, LTD.	\$	\$	\$
Other: INTERNATIONAL SURETIES, LTD.	\$	\$	\$

Total to be paid for chapter 7 administrative expenses \$ _____

Remaining Balance \$ _____

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
000001	TARGET NATIONAL BANK C O WEINSTEIN AND RILEY, PS 2001 WESTERN AVENUE, STE 400 SEATTLE, WA 98121	\$	\$	\$
000002	Chase Bank USA, N.A. PO Box 15145 Wilmington, DE 19850-5145	\$	\$	\$
000003	Chase Bank USA, N.A. PO Box 15145 Wilmington, DE 19850-5145	\$	\$	\$

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
000004	Chase Bank USA, N.A. PO Box 15145 Wilmington, DE 19850-5145	\$	\$	\$
000005	PYOD LLC its successors and assigns as assignee of Citibank c/o Resurgent Capital Services PO Box 19008 Greenville, SC 29602-	\$	\$	\$
000006	PYOD LLC its successors and assigns as assignee of Citibank c/o Resurgent Capital Services PO Box 19008 Greenville, SC 29602-	\$	\$	\$
000007	PYOD LLC its successors and assigns as assignee of Citibank c/o Resurgent Capital Services PO Box 19008 Greenville, SC 29602-	\$	\$	\$
000008	Chase Bank USA, N.A. c/o Creditors Bankruptcy Service P O Box 740933 Dallas, Tx 75374	\$	\$	\$
000009	Wells Fargo Financial Illinois, Inc 4137 121st Street Urbandale IA 50323	\$	\$	\$
000010	GE Money Bank dba SAM'S CLUB Care of Recovery Management Systems Corp 25 SE 2nd Ave Ste 1120 Miami FL 33131	\$	\$	\$

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
000011	GE Money Bank dba WALMART Care of Recovery Management Systems Corp 25 SE 2nd Ave Ste 1120 Miami FL 33131	\$	\$	\$
000012	FIA CARD SERVICES, NA/BANK OF AMERICA BY AMERICAN INFOSOURCE LP AS ITS AGENT PO Box 248809 Oklahoma City, OK 73124- 8809	\$	\$	\$
000013	FIA CARD SERVICES, NA/BANK OF AMERICA BY AMERICAN INFOSOURCE LP AS ITS AGENT PO Box 248809 Oklahoma City, OK 73124- 8809	\$	\$	\$
000014	PRA Receivables Management, LLC As Agent Of Portfolio Recovery Assocs. c/o Union POB 41067 NORFOLK VA 23541	\$	\$	\$

Total to be paid to timely general unsecured creditors \$ _____

Remaining Balance \$ _____

Tardily filed claims of general (unsecured) creditors totaling \$ _____ have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be _____ percent.

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE